<div align="center">

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

</div>

Re: Ernesto Juan Margaro

Case No.: 5-18-01106MJC

Chapter 13

Debtor(s)

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NOTICE OF FINAL CURE PAYMENT

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According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	PHH Mtg Corp
Court Claim Number:	10
Last Four of Loan Number:	9580
Property Address if applicable:	4872 Pine Ridge West

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	$259.28
b.	Prepetition arrearages paid by the trustee:	$259.28
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	$0.00
e.	Allowed postpetition arrearage:	$0.00
f.	Postpetition arrearage paid by the trustee:	$0.00
g.	Total b, d, and f:	$259.28

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: February 23, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

   Re: Ernesto Juan Margaro

                               Case No.: 5-18-01106MJC

                               Chapter 13

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on February 23, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

  Served Electronically
  Vincent Rubino, Esquire
  712 Monroe St
  PO Box 511
  Stroudsburg PA 18360-0511

  Served by First Class Mail
  PHH Mortgage Corporation
  Bankruptcy Department
  PO Box 24605
  West Palm Beach FL 33416-4605

  Ernesto Juan Margaro
  4872 Pine Ridge West
  Buskill PA 18324

  I certify under penalty of perjury that the foregoing is true and correct.

  Date: February 23, 2023   /s/ Liz Joyce
                                       Office of the Standing Chapter 13 Trustee
                                       Jack N. Zaharopoulos
                                       Suite A, 8125 Adams Dr.
                                       Hummelstown, PA 17036
                                       Phone: (717) 566-6097
                                       email: info@pamd13trustee.com

Disbursements for Claim

Case: 18-01106   **ERNESTO JUAN MARGARO**

HSBC BANK USA NA
1 CORPORATE DRIVE
SUITE 360
LAKE ZURICH, IL   60047-

Sequence: 24
Modify:
Filed Date: 5/29/2018 12:00:00AM
Hold Code:

Acct No: 9580/PRE ARREARS/4872 PIN

10/19 AMENDED ARREARS   12/19 AMENDED ARREARS

				Debt:	$259.28	Interest Paid:	$0.00
Amt Sched:		$120,841.63				Accrued Int:	$0.00
Amt Due:		$0.00		Paid:	$259.28	Balance Due:	$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	**HSBC BANK USA NA**							
520-0	HSBC BANK USA NA		03/16/2022	2010626	$79.32	$0.00	$79.32	03/23/2022
520-0	HSBC BANK USA NA		02/16/2022	2009649	$179.96	$0.00	$179.96	03/29/2022
				Sub-totals:	**$259.28**	**$0.00**	**$259.28**	
				Grand Total:	**$259.28**	**$0.00**		